



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor : James Templeton
Application No. : 09/901,954
Confirmation No. : 7267
Filed : July 10, 2001
Docket : PAY00-003
Title : System and Method for Verifying a Financial Instrument

Group/Art Unit : 3692
Examiner : Nga B. Nguyen

REPLY UNDER 37 C.F.R. § 1.116

Commissioner for Patents
Alexandria, VA 22313

Sir:

In response to the final office action mailed July 10, 2007, please amend the subject application as follows and consider the corresponding Remarks in conjunction with the enclosed Request for Continued Examination (RCE).